

know how "Graduate Nurse" makes out that large per cent.? I have taken that sum (fifty dollars and forty-seven cents) and compounded it at four per cent. once a year only, and I make the amount at the end of the twenty years sixteen hundred and thirteen dollars and forty-three cents, being sixty-five dollars and eight cents more than the insurance company offered. Several of our New York savings-banks have given four per cent. and compounded it oftener than once a year. Now, if I am correct in my figures, savings-banks are better than "that life insurance company." I have not yet found a life insurance company that will do better by me than a savings-bank. I have had a policy in one good New York company paid up in ten years. When I came to settle with them they offered to pay me just what I had put in, with interest on that sum of less than two per cent. I said to them: "You promised me a good rate of interest. Is this what you call a good rate?" Their reply was: "That was a *verbal* promise. We expected to do better by you, but everything is so depressed now that we cannot afford to do so."

Another nurse whom I know holds a policy in another company (a good one). When she had paid her last premium they offered to settle by paying her less than she had put in, although she had it in writing, signed by the agent who insured her, that they would give her a better rate of interest than she could get in any savings-bank. When the paper was given her she showed it to the secretary of the company, and he said it was correct. The company said "they were not responsible for what their agents did, and that the secretary was dead." They finally settled the matter by paying her less than one per cent. on what she had paid in. And letting the policy stand for ten years, she gets yearly accrued interest—which this year amounted to two per cent. At the end of ten years she gets the full amount she was insured for.

A short time ago an agent from another company called on me. He acknowledged before we were through talking that I was right. It was *not* a good investment for a nurse to insure her life, if she was only doing it to make money.

Now, I consider there are some good points about a life insurance.

1. It makes a nurse more saving (and as a class I think we are inclined *not* to save); her premium has got to be paid, and she will save her money to do it.
2. It does seem to me that as soon as a nurse begins to earn her twenty dollars per week a "thousand and one" persons spring up who want to borrow a few dollars, and we are not strong-minded enough to say No. But she can say, "I have my premium to pay; am sorry I cannot help you," etc., if she has her life insured.

3. If we have near and dear ones that we are helping, and who in case of our death will be in want, then by all means have our lives insured in their favor.

In regard to business men insuring their lives: I have been told by several that it is not as an investment, as they themselves expect no return for their money, but they know if anything happens to themselves or their business that their families are provided for. One gentleman told me that if it had not been for a life insurance a family he knew would have had nothing to pay the doctor's or nurse's bills or to live on for a year while the estate was being settled up.

ANOTHER GRADUATED NURSE.

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DEAR EDITOR: The nurse in the ward of a great hospital seldom realizes that for the time being she stands in the same relation to an incoming patient as the mistress in a home does to the arriving visitor, with this difference,—the visitor comes with anticipation of a pleasant time, but the patient too often

enters that unknown home, the hospital, with fear and anxiety thrilling her heart. Then how much it means if the nurse comes to her with a cordial greeting, or in some cases with warm, outstretched hand and words of sympathy.

The true relation of patient and nurse is of so intimate a character that a right start often saves friction in later intercourse.

I never shall forget the pleasant, kindly words with which I was greeted by the superintendent of the hospital which I was entering as a maternity patient. It was a hot summer night, and I was entering "on my feet." Her gracious greeting, her assurance of comfort and coolness in the maternity end of the building, cheered my sinking heart and sent me to the ministering hands of a friendly nurse with renewed courage for the ordeal before me. I always look back on the weeks spent in the maternity ward as one of the unique and happy times of my life. Of course, there were some disagreeable things to put up with, but I hardly think I should have been exempt from all discomfort even in an expensive private room or my own home. In the ward was this advantage, we were like one family, and the interest in and the little helps given to one another did much to dispel the conventional gloom of the sick-chamber and to discourage the natural selfishness of sickness.

The cheery, industrious nurses had my heartfelt sympathy, for if there is one class of students more than another who gain their profession by the sweat of the brow, it is the nurses in a great hospital. All honor to them. I know little of the kind of homes from which they come, but it seemed to me, especially after I had been in a hospital a second time, that some of them, at least, would be better equipped for their work if they could acquire more of the little elegances of manner that help to make both social and domestic life run smoothly.

In going out to homes where for the time being she is to have—or ought to have—unlimited authority in the sick-room to carry out the physician's orders, a nurse would find that this graciousness of word and manner would gain her ends where the aggressive and dictatorial manner so often fails, the former bringing comfort and strength to the patient and delight to the household, while the latter stirs up strife and discord both upstairs and down.

I once had an amusing experience the lesson of which he who runs may read. I lived near a beautiful hospital that was the joy and fad—very rightly so—of certain wealthy people. My friends, one and all, knowing I had planned to go to a hospital for my "lying in," advised this beautiful retreat; so one bright afternoon, supposing, of course, in my ignorance, that I was an interesting object, at least to hospital authorities, and would be treated with the kindness and consideration I had been receiving for months from my family, friends, salespeople, and even conductors on the cars, I entered this fine building with beaming face. But, alas, I was left to stand before a desk while questioned as to my business. Whether I came seeking a twenty-five-dollar room or a ward bed was a point not reached when I exclaimed, "Please, please give me a chair," and when I had recovered breath faltered out that I thought I would make other arrangements, and took myself off home, leaving the aggressive woman behind the desk to conduct the hospital on so-called business lines; but I think if she were employed in a bank or any other large business office and should receive a customer with so little courtesy she would probably hear from the head of the firm in no uncertain tone. Some time after, in my best bib and tucker, I had the privilege of being taken through the same hospital by one of the lady managers. It is beautiful, the private rooms almost too luxurious, the wards

finished in the latest sanitary style. But I could not get away from the spirit that emanated from the office, for the office gives the keynote to the whole hospital, and without the spirit of love the most beautiful surroundings give but slight comfort to the tenant of the narrow white bed.

When I went to my own hospital, which is anything but luxurious, I was offered a rocking-chair before proceeding to business.

A WARD PATIENT.

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DEAR EDITOR: Can I obtain two copies of the magazine for November, 1900?

MRS. M. S. LOVE,

67 Westland Avenue, Suite 3, Boston, Mass.

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[Anyone having these numbers please communicate directly with Mrs. Love.—ED.]

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[LETTERS to the Editor must be accompanied by the name in full and address of the writer, otherwise such communications cannot be recognized. The name need not appear in the JOURNAL unless so desired.—ED.]

